

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

In Re:	Case No.:	<u>22-11848</u>
Edgardo Cruz and	Chapter:	<u>7</u>
Kathy F. Cruz, Debtors.	Judge:	<u>ABA</u>

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**NOTICE OF PROPOSED ABANDONMENT**

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DOUGLAS S. STANGER, Trustee in this case proposes to abandon property of the estate described below as being of inconsequential value. If you object to the abandonment, you must file a written objection with the Clerk of the United States Bankruptcy Court and serve it on the party named below not later than 7 days before the hearing date.

Address of the Clerk: Clerk, U.S. Bankruptcy Court 401 Market Street Camden, NJ 08102
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If an objection is filed, a hearing will be held before the Honorable Andrew B. Altenburg, Jr. on July 5, 2022 at 10:00 a.m. at the United States Bankruptcy Court, Courtroom no. 4B. (Hearing date must be at least 28 days from the date of this notice). If no objection is filed, the abandonment shall take effect on entry by the clerk of a Certification of No Objection.

Description and value of property: 95 Leeds Point Road, Galloway, New Jersey \$180,000.00
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Liens on property: Lakeview Loan Servicing - \$186,000.00
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Amount of equity claimed as exempt: -0-
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Objections must be served on, and requests for additional information directed to:

Name: Douglas S. Stanger, Chapter 7 Trustee  
Address: 646 Ocean Heights Avenue, Suite 103, Linwood, NJ 08221  
Telephone No.: (609) 645-1881

In re:  
Edgardo Cruz  
Kathy F Cruz  
Debtors

Case No. 22-11848-ABA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Jun 06, 2022

User: admin  
Form ID: pdf905

Page 1 of 2  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 08, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Edgardo Cruz, Kathy F Cruz, 95 Leeds Point Road, Galloway, NJ 08205-4209
aty	+ Flaster Greenberg PC, 646 Ocean Heights Avenue, Suite 103, Linwood, NJ 08221-1011
cr	+ Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
519525139	+ FB & T/Mercury Financial, PO Box 84064, Columbus, GA 31908-4064
519525142	Lakeview Loan Servicing, PO Box 660263, Dallas, TX 75266-0263
519525144	+ NJ Family Care, PO Box 8485, Trenton, NJ 08650-0485
519525143	Natera, PO Box 399023, San Francisco, CA 94139-9023
519525145	+ Rickart Collections System, 575 Miltown Road, PO Box 7242, North Brunswick, NJ 08902-7242
519525149	SYNCB/Huqvarna, PO Box 965036, Orlando, FL 32896-5036
519525153	+ US Dept of Education/GLE, 2401 International, PO Box 7859, Madison, WI 53707-7859
519525154	Wells Fargo Auto, PO Box 5265, Sioux Falls, SD 57117-5265

TOTAL: 11

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 06 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 06 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519525133	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 06 2022 20:49:51	Best Buy/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027
519525134	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jun 06 2022 20:49:39	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
519525135	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 06 2022 20:42:00	Comenity Bank/Victoria Secret, 6939 Americana Parkway, Reynoldsburg, OH 43068-4138
519525136	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 06 2022 20:42:00	Comenity Capital/BJs, 6929 Americana Parkway, Reynoldsburg, OH 43068-4116
519525137	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Jun 06 2022 20:42:00	Comenity Capital/Ulta, 6939 Americana Parkway, Reynoldsburg, OH 43068-4171
519525138	Email/Text: mrdiscen@discover.com	Jun 06 2022 20:41:00	Discover, PO Box 15316, Wilmington, DE 19850-5316
519525140	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 06 2022 20:42:00	Jefferson Capital Systems LLC, 16 McLeland Road, Saint Cloud, MN 56303
519525141	+ Email/Text: PBNCNotifications@peritussservices.com	Jun 06 2022 20:41:00	Kohls Department Store, PO Box 3115, Milwaukee, WI 53201-3115
519525146	Email/PDF: gecsed@recoverycorp.com	Jun 06 2022 20:49:47	SYNCB/Amazon, PO Box 965015, Orlando, FL 32896-5015
519525147	Email/PDF: gecsed@recoverycorp.com		

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Jun 06, 2022

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		Jun 06 2022 20:49:47	SYNCB/American Eagle PLCC, PO Box 965005, Orlando, FL 32896-5055
519525148	+ Email/PDF: gecsedl@recoverycorp.com	Jun 06 2022 20:49:40	SYNCB/Car Care, PO Box 965001, Orlando, FL 32896-5001
519525150	+ Email/PDF: gecsedl@recoverycorp.com	Jun 06 2022 20:49:40	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
519526094	+ Email/PDF: gecsedl@recoverycorp.com	Jun 06 2022 20:49:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519525151	+ Email/Text: bncmail@w-legal.com	Jun 06 2022 20:42:00	TD Bank USA/Target Credit, PO Box 1470, Minneapolis, MN 55440-1470
519525152	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 06 2022 20:49:42	The Home Depot/CBNA, 5800 South Corporate Place, Sioux Falls, SD 57108-5027

TOTAL: 17

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 08, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 3, 2022 at the address(es) listed below:

Name	Email Address
Chad M. Sherwood	on behalf of Debtor Edgardo Cruz chad@sherwoodlegal.com
Chad M. Sherwood	on behalf of Joint Debtor Kathy F Cruz chad@sherwoodlegal.com
Denise E. Carlon	on behalf of Creditor Lakeview Loan Servicing LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas S. Stanger	on behalf of Trustee Douglas S. Stanger doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com, dss@trustesolutions.net, cdss11@trustesolutions.net
Douglas S. Stanger	doug.stanger@flastergreenberg.com diana.janansky@flastergreenberg.com, dss@trustesolutions.net, cdss11@trustesolutions.net
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6